

**Information to identify the case:**

Debtor 1	<b>Craig William Clayton</b> First Name   Middle Name   Last Name	Social Security number or ITIN   xxx-xx-3479 EIN   -----
Debtor 2 (Spouse, if filing)	<b>Amy Lynne Clayton</b> First Name   Middle Name   Last Name	Social Security number or ITIN   xxx-xx-9918 EIN   -----
United States Bankruptcy Court   District of New Jersey		
Case number: <b>19-26972-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig William Clayton

Amy Lynne Clayton

1/14/25

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Craig William Clayton  
Amy Lynne Clayton  
Debtors

Case No. 19-26972-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jan 14, 2025

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Craig William Clayton, Amy Lynne Clayton, 11 Matisse Drive, Mays Landing, NJ 08330-2267
aty	+ Peter A. Ouda, Peter A. Ouda, LLC, 19 North Bridge Street, Somerville, NJ 08876-2110
sp	+ Peter A. Ouda, Peter A. Ouda, LLC, 19 N. Bridge Street, Somerville, NJ 08876-2110
518827782	+ Atlantic Credit and Finance, P.O. Box 12966, Roanoke, VA 24030-2966
518827785	Cooper University Health Care, 1 Cooper Plaza, Camden, NJ 08103-1461
518828055	Cooper University Healthcare, 900 Centennial Blvd, Voorhees, NJ 08043-4637
518828052	Eagles Mere HOA, C/O Atlantic realty Management, 501 Zion Rd Ste 8, Egg Harbor Township, NJ 08234-7636
518443355	+ Kathleen Clayton, 129 First Av, Tuckerton, NJ 08087-2703
518827788	Marcia Y. Phillips, Deighan Law LLC, 1900 Market Street Ste. 800, Philadelphia, PA 19103-3517
518501684	+ MidFirst Bank, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518827791	Pioneer Credit Recovery, P.O. Box 1018, Moorestown, NJ 08057-0018
518827792	Rothman, P.O. Box 757910, Philadelphia, PA 19175-7910
518827780	State of New Jersey, Division of Taxation, P.O. Box 250, Trenton, NJ 08646-0250
518543131	+ Toyota Motor Credit Corporation, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
519556558	+++ Wells Fargo Auto, P.O Box 169005, Irving, TX 75016-9005
518518700	+++ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O Box 169005, Irving, TX 75016-9005

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 14 2025 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 14 2025 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jan 14 2025 20:30:09	Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518828054	Email/PDF: bncnotices@becket-lee.com	Jan 14 2025 20:46:41	American Express, PO Box 981540, El Paso, TX 79998-1540
518475171	Email/PDF: bncnotices@becket-lee.com	Jan 14 2025 21:00:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518827781	+ EDI: AIS.COM	Jan 15 2025 01:23:00	American InfoSource, P.O. Box 269093, Oklahoma City, OK 73126-9093
518443350	+ Email/PDF: bncnotices@becket-lee.com		

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518827783	Email/PDF: bncnotices@becket-lee.com	Jan 14 2025 20:46:34	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518443351	+ EDI: CAPITALONE.COM	Jan 14 2025 21:00:47	Becket and Lee, P.O. Box 3001, Malvern, PA 19355-0701
518466917	+ EDI: AIS.COM	Jan 15 2025 01:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518461839	+ Email/Text: bankruptcy@cavps.com	Jan 14 2025 20:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518443353	+ EDI: CITICORP	Jan 15 2025 01:23:00	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518443354	+ EDI: WFNNB.COM	Jan 15 2025 01:23:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518534588	+ EDI: IRS.COM	Jan 15 2025 01:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518551267	EDI: JEFFERSONCAP.COM	Jan 15 2025 01:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518443352	EDI: JPMORGANCHASE	Jan 15 2025 01:23:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518478061	+ Email/Text: RASEBN@raslg.com	Jan 14 2025 20:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518464263	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2025 21:01:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518827787	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2025 20:45:39	LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
518557430	+ EDI: AISMIDFIRST	Jan 15 2025 01:23:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518827789	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2025 20:38:00	Midland Funding, LLC, 2365 Northside Dr., Ste. 300, San Diego, CA 92108-2710
518443356	+ EDI: AISMIDFIRST	Jan 15 2025 01:23:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
518827790	EDI: HFC.COM	Jan 15 2025 01:23:00	Orchard Bank/HSBC Card Services, P.O. Box 17051, Baltimore, MD 21297-1051
518443357	Email/Text: Bankruptcy.Notices@pnc.com	Jan 14 2025 20:37:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518522443	EDI: Q3G.COM	Jan 15 2025 01:23:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518828056	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2025 20:45:11	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518828057	Email/Text: RASEBN@raslg.com	Jan 14 2025 20:38:00	Robertson Anschutz & Schneid, 6409 Congress Ave Ste 100, Boca Raton, FL 33487-2853
518889496	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 14 2025 20:38:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518828058	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2025 21:00:26	Sherman Originator III, LLC, PO Box 10497, Greenville, SC 29603-0497
518827794	EDI: SYNC	Jan 15 2025 01:23:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
518445842	^ MEBN		

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518443358	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 14 2025 20:29:46	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518491804	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 14 2025 20:38:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
518443359	+ EDI: VERIZONCOMB.COM	Jan 14 2025 20:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518828053	+ EDI: WFFC2	Jan 15 2025 01:23:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
518536886	EDI: WFFC2	Jan 15 2025 01:23:00	Wells Fargo Auto, POB 29704, Phoenix, AZ 85038-9704
518443360	+ EDI: WFFC2	Jan 15 2025 01:23:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518443361	+ EDI: WFFC2	Jan 15 2025 01:23:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
		Jan 15 2025 01:23:00	Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518827784	*+	Cavalry SPV I, LLC, 500 Summit Lake Dr., Ste. 400, Valhalla, NY 10595-2321
518827779	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518827786	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court; Jefferson Capital Systems, P.O. Box 7999, Saint Cloud, MN 56302-7999
519556559	*P+++	Wells Fargo Auto, P.O Box 169005, Irving, TX 75016-9005
518827793	##+	SRA Associates, Inc., 112 W. Park Dr., Ste. 200, Mt. Laurel, NJ 08054-1261

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2025 at the address(es) listed below:

Name	Email Address
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Andrew B Finberg

on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Andrew B Finberg

District/off: 0312-1

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ecfmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Denise E. Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jeanie D. Wiesner

on behalf of Joint Debtor Amy Lynne Clayton jeanie@sadeklaw.com  
brad@sadeklaw.com;service@sadeklaw.com;Wiesner.JeanieB140679@notify.bestcase.com

Jeanie D. Wiesner

on behalf of Debtor Craig William Clayton jeanie@sadeklaw.com  
brad@sadeklaw.com;service@sadeklaw.com;Wiesner.JeanieB140679@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9